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CHEAP ADVICE!

Advice is one of the cheapest things in the world. It's as free as the air. No matter what your troubles may be, just let it be known and advice will come piling in.

The old maid knows how to rear children, the bachelor knows just how a wife should be handled, and even a bald-headed druggist can sell hair tonic and get away with it—but the advice you seek, not the kind that is volunteered, is the kind you want. We are not a volunteer in the advice business, but if you are a patron of our bank and ask advice on financial matters we will be glad to help you in any way we can.

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Edward Florence, President Red Cloud, Neb. S. R. Florence, Cashier
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The Margin of Safety

Is represented by the amount of insurance you carry.

Don't lull yourself into a fancied security.

Because fire has never touched you it doesn't follow that you're immune Tomorrow—no today. If you have time—and you better find time—come to the office and we'll write a policy on your house, furniture, store or merchandise.

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GIVES REASONS FOR DEPRESSION

Rail Chief Declares Freight Charges Not the Cause of Stagnation.

FARM PRODUCTS ARE CITED

Business Depression and Lack of Demand the Real Trouble.

Washington, D. C.—In testifying before the Senate Committee on Interstate Commerce, which is conducting an inquiry into the railroad situation, Julius Kruttschnitt, chairman of the board of the Southern Pacific company, went into great detail as to the effect of freight rates on produce shipments, foreign and domestic. The main points he made in this part of his testimony were:

First—That business depression is not the result of high freight rates.

Second—That the real cause of stagnation in produce shipments is lack of market or profiteering.

He said in part:

A widespread propaganda is being carried on to arouse public sentiment against existing freight rates, whereas the fact is that even since the rates have been advanced the cost of transporting commodities is far less than the toll taken by the commission merchant and the retailer for buying and selling them.

Public Misled as to Situation

People are misled and conclude that high rates have stopped the movement of a large amount of freight and that the railroads would make more money if they would reduce the rates and thereby revive the traffic.

There is the strongest reason to believe that the very great reduction in traffic has been due almost entirely to general business conditions that are world-wide in their effect, and that would have come if there had been no advance in freight rates.

Prices of commodities reached their maximum in the first half of the year 1920 and thereafter fell with great rapidity in France, the United States and the United Kingdom. The fall in the United States began in May, and was rapidly on its way to a normal level in September, when the advanced rates took effect. Nevertheless traffic did not drop for at least four months.

Sharp Rise Caused by Higher Rates

It was a general decline and fall in prices from the heights to which they had been driven by war conditions that has caused a stagnation of business throughout the world.

That it is not caused by the cost of transportation is convincingly shown by the fact that stoppage of buying has caused an oversupply of ships, hence ocean tonnage rates have been recently at the lowest points in their history.

Notwithstanding these low rates, ocean traffic shows as great stagnation as rail traffic, and millions of tons of shipping here and abroad are rusting away in idleness. Many commodities would not move even if the freight charges on them were abolished entirely, because producers can find no market.

That the decline in business is not due to prohibitive freight rates is shown by the following examples:

In January of this year the total tonnage of lines west of El Paso and Oregon operated by the Southern Pacific Company fell off 41 per cent. The combined intrastate freight tonnage in Arizona and Nevada declined 50 per cent although no increase in the intrastate freight rates in those States has been as yet authorized or made effective. This decrease embraced grain, hay and livestock, as well as ores and other commodities.

COTTON UNSHIPMENT FOR LACK OF MARKETS

Of a Texas cotton crop of over four million bales, 40 per cent remains unmarketed. The average cost of rail and water shipment from producing point to Liverpool has been reduced about \$1.22 1/2 per 100 pounds, in the face of which about one-half million bales of cotton less than normal have been exported to Liverpool. Obviously the freight rate is not responsible for the restricted movement.

During September, October, and November, 1920, 45 per cent less rice, 50 per cent less canned salmon and 77 per cent less dried fruit were exported than during the same months of the previous year, although the reduction in ocean rates was substantially more than the increase in inland rail rates, so that the material decline in the exports of these commodities was in the face of a less aggregate cost of transportation.

The Case of the Fruit Growers

The troubles of the California lemon grower have attracted much attention. He claims he is unable to ship his product because of the increased freight rates. A removal of all the recent increase of the rate on lemons would not help him. He has a rate by sea through the Panama Canal of less than half—48 per cent—of the rail rate, yet his lemons are not marketed.

The average price of a cantaloupe laid down in New York in the season of 1920 was not quite 11 cents. As they were retailed at about 25 cents, there is a further profit to somebody of 14 cents per cantaloupe.

The managers of the propaganda for a general reduction of freight rates have lost sight of the fact that in October, 1920, 1,195,321 carloads of coal were moved, being the maximum moved in any month in the preceding two years, although it was handled at the advanced freight rates, and we have heard nothing as to coal being produced at a loss or of the coal mine owners going out of business because of existing freight rates.

The percentage of freight charges to value in the early part of 1921 is almost exactly the same as it was in 1914.

TOWN PESTS



The Agent invades your Office or Home with as much Assurance as the Kaiser entered Belgium and Fixes you with his Hypnotic Eye while he Puts Over a Barrage of Oratory, uses up your Time, gets your Money and wishes Something onto you that you neither Need nor Want. Why are Agents?

Economical Grandma.

Little Jack, four, was looking at his grandmother reading. After reading for about a half an hour she put her glasses down on her nose, her eyes being tired. Jack noticed this and turning around said: "Oh, mother, look at grandma looking over her glasses so she won't wear them out."

Desirable Orange.

There is an orange grove in China that is reported to surpass in sweetness and delicacy any of the oranges to which the people of America or of Europe are accustomed, and it may be grown in places where the temperature falls to 20 degrees below freezing point.

Testing Oil Quality.

One test to ascertain the quality of lubricating oil is to heat a small quantity and hold a flame to the thin smoke which arises. This smoke will flash or catch fire for an instant, and if the oil is of a good grade will flash much quicker than a poor grade.

Moved to Protest.

Floyd's mother had kept him busy keeping the chickens out of the yard for quite a while. He was beginning to get disgusted with the job. Going to his mother he said: "What do you think I am—a chicken shepherd?"

Dangerous.

"Children," said teacher, "can any of you tell me what is the most dangerous part of an automobile?" Up went a hand, and Tommy (who walks to school) responded shortly: "Yes'm, I can, it's the driver."—Insurance.

Rice Wine Used 2000 Years.

Next to grape wine, it is said that Japanese rice wine is the oldest alcoholic beverage known to man, its use in Japan dating back more than two thousand years.

Congregational Church Notes

Rev. Mary H. Mitchell, Pastor
 Preaching services at 11 a. m.
 Sunday school at 10 a. m.
 Prayer and Bible Study Friday evening at 8 o'clock. All are welcome any of these services.

Notice To Creditors

In the County Court of Webster County, Nebraska
 In the matter of the estate of Nils Jensen, Deceased.

Creditors of said estate will take notice, that the time limited for presentation and filing of claims against said estate is September 10th 1921, and for the payment of debts is November 14th 1921, that I will sit at the county court room in said county on the 10th day of June, 1921 to examine, hear and allow all claims duly filed which are a first or second lien upon said estate, and on the 12th day of September 1921, to examine, hear, allow and adjust all claims and objections of general creditors duly filed.
 Dated this 14th day of May, 1921.
 (Seal) A. D. RANNEY
 County Judge.

Dr. R. V. Nicholson

DENTIST

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Red Cloud Nebraska



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Music's pleasant relief

Mr. Edison will pay \$10,000 for some thoughts!

MUSIC can help you. The pictures above show one way. There are many other ways.

Mr. Edison has developed an instrumentality by which these benefits of music are placed at your command in your own home. Its RE-CREATION of music is so perfect, that it cannot be told from the original music, even when heard in direct comparison.

Sign and Send the Coupon

It will bring the two things you need. Folder of complete information,—and a New Edison with which you can experiment in your own home. We'll loan you the instrument for three days. No charge or obligation. Mail the coupon today.

E. H. Newhouse
 Licensed Edison Dealer

This instrument, which brings both the true beauties and the full benefits of music, is a great deal more than a mere talking-machine. Therefore, Mr. Edison wants a phrase of four or five words, which will distinguish the New Edison from all other sound-reproducing devices.

He will pay \$10,000, in 23 cash prizes, for the best ideas submitted.

Three Day Free Trial Coupon

You may deliver to my home a New Edison and a choice of RE-CREATIONS for a three day free trial in order that I may learn what music will do for me. It is understood that I assume no expense or obligation whatsoever.

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